

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

WILLIAM E. TABOR : Bankruptcy Case No. 18-23487TPA
NANCY J. TABOR : Chapter 13
Debtor(s) :

PLAN CONFIRMATION ORDER

A It is hereby **ORDERED** that with the consent of the Debtor(s), the Chapter 13 Plan dated December 1, 2020, except as modified herein as checked below, is **CONFIRMED** in accord with *11 USC 1325*. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court. Confirmation of this Plan pursuant to this Order is without prejudice to reconsideration following a status conference held by the Chapter 13 Trustee to gauge the progress of Plan implementation which **Status Conference** is scheduled for *N/A remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com*, (which may, upon agreement of the Parties, be continued from time to time *provided however* that following the 3rd continuance, the matter shall be set for hearing before the Court), following which time the Plan may be modified to the satisfaction of all Parties after notice and hearing before the Court, or the status conference may be marked closed by the Chapter 13 Trustee.

- X **1.** For the remainder of the Plan term, the periodic Plan payment is to be \$1264.00 as of February 2021. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ **2.** The length of the Plan is increased to a total of ___ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ **3.** _____ shall be paid monthly payments of \$_____ beginning with the Trustee's _____ distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- X **4.** The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
Claimant: US Bank per loan modification Order of 3/26/19 with payment changes implemented.
Claim #: 10-2
- X **5.** Additional Terms: (a) A fee application is needed if any fee, including retainer, exceeds \$4,000, including any fees paid to prior counsel.
(b) Santander Consumer USA, CI 2, no further payments; prior payments were proper and are ratified.
- X **6.** The Interim Confirmation Order dated *December 12, 2018*, Doc. 40 is **VACATED**.
The Confirmation Order dated *June 14, 2019*, Doc 93 is **VACATED**.

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. Objections to the Plan: This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)(3)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall

be deemed a waiver of all objections and an acceptance of the provisions of this Confirmed Plan. The Trustee may only disburse funds pursuant to this Confirmation Order upon expiration of the foregoing twenty-eight (28) day period.

2. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. Review of Claims Docket and Objections to Claims. Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely..

4. Motions or Complaints Pursuant to §§506, 507, or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.

2. Following payment of allowed secured and priority claims, the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

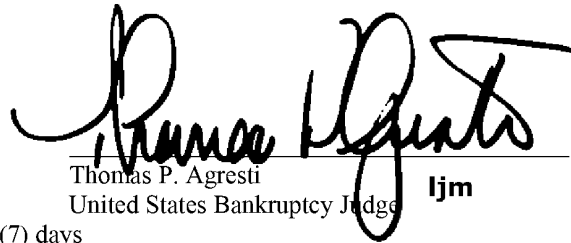
5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

7. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

8. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: February 3, 2021
(Effective Date)



Thomas P. Agresti
United States Bankruptcy Judge **ljm**

cc: All Parties in interest to be served by Clerk in seven (7) days

In re:
William Edward Tabor
Nancy Jane Tabor
Debtors

Case No. 18-23487-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 03, 2021

User: mgut
Form ID: pdf900

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ William Edward Tabor, Nancy Jane Tabor, P.O. Box 339, Fayette City, PA 15438-0339
cr	+ Santander Consumer USA Inc. dba Chrysler Capital, P.O. Box 961245, Fort Worth, TX 76161-0244
14917422	+ Aaron's, 575 Morgantown Road, Uniontown, PA 15401-5431
14909093	Advanced Disposal, P.O. Box 74008053, Chicago, IL 60674-8053
14909096	+ Chrysler Capital, P. O. Box 961275, Fort Worth, TX 76161-0275
14909101	+ FNB Consumer Discount Company, 45 West Main Street, Uniontown, PA 15401-3341
14909100	+ First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
14946469	JPMorgan Chase Bank, N.A., et al, Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14937194	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14951242	+ REGENCY FINANCE COMPANY - UNIONTOWN, PO BOX 2045, UNIONTOWN, PA 15401-1645
14909105	+ Radius Global Solutions, P.O. Box 390846, Minneapolis, MN 55439-0846
14909106	Santander Consumer USA, Bankruptcy Dept., P.O. Box 560284, Dallas, TX 75356-0284
14909107	+ Tek-Collect Incorporated, 871 Park Street, Columbus, OH 43215-1441

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: ais.chase.ebn@americaninfosource.com	Feb 04 2021 10:17:38	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, et al., 3415 Vision Drive, Columbus, OH 43219
cr	+ Email/Text: jennifer.chacon@spservicing.com	Feb 04 2021 10:34:00	Select Portfolio Servicing, Inc., et al, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284
14909094	+ Email/Text: bankruptcy@sccompanies.com	Feb 04 2021 10:31:00	Amerimark Premier, 1112 7th Avenue, Monroe, WI 53566-1364
14909097	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 04 2021 10:33:00	Collection Service Center, 839 5th Avenue, New Kensington, PA 15068-6303
14909098	+ Email/Text: ccusa@ccuhome.com	Feb 04 2021 10:31:00	Credit Collections/USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
14909099	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 04 2021 10:33:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14909095	Email/PDF: ais.chase.ebn@americaninfosource.com	Feb 04 2021 10:17:39	Chase Mortgage, P. O. Box 24696, Columbus, OH 43224
14909102	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 04 2021 10:33:00	Midland Funding, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2709
14936342	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 04 2021 10:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14909103	+ Email/Text: bankruptcy@sccompanies.com	Feb 04 2021 10:34:00	Montgomery Ward, 1112 7th Avenue, Monroe, WI 53566-1364

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14933638	+ Email/Text: bankruptcy@sccompanies.com	Feb 04 2021 10:34:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14909104	Email/Text: bankruptcypgl@plaingreenloans.com	Feb 04 2021 10:33:00	Plain Green, 93 Mack Road Suite 600, Box Elder, MT 59521
14930192	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 04 2021 10:33:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15053591	Email/Text: jennifer.chacon@spservicing.com	Feb 04 2021 10:34:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
14915180	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 04 2021 10:33:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank, N.A., successor trustee to LaSalle Bank
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Et Al... bnicholas@kmlawgroup.com
David A. Colecchia	on behalf of Debtor William Edward Tabor colecchia542@comcast.net dcolecchia@my-lawyers.us;jmonroe@my-lawyers.us;sshipley@my-lawyers.us;rjuliano@my-lawyers.us;ekudlock@my-lawyers.us
David A. Colecchia	on behalf of Joint Debtor Nancy Jane Tabor colecchia542@comcast.net dcolecchia@my-lawyers.us;jmonroe@my-lawyers.us;sshipley@my-lawyers.us;rjuliano@my-lawyers.us;ekudlock@my-lawyers.us
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION, et al... pabk@logs.com
Kevin Scott Frankel	on behalf of Creditor Select Portfolio Servicing Inc., et al pabk@logs.com

District/off: 0315-2

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Kristen D. Little

on behalf of Creditor Select Portfolio Servicing Inc., et al pabk@logs.com, klittle@logs.com;logsecf@logs.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com
mhazlett@mortoncraig.com;mortoncraigeef@gmail.com

TOTAL: 10